The present application claims priority from Korean Application No. 10-2001-01000, filed January 8, 2001. It is respectfully submitted that the Korean priority document supports each of the rejected claims. Applicant is attaching a verified translation of the Korean priority document.

The Pendleton publication results from a PCT Application No. PCT/US01/23364, filed July 25, 2001. The priority date of the present application predates Pendleton's PCT filing date. The Pendleton publication claims priority from U.S. Provisional Application No. 60/220,610, filed July 25, 2000 (hereafter the Pendleton provisional application). However, the Pendleton provisional application does not support the features as alleged in the Office Action. Stated differently, the Pendleton provisional application does not include all the subject matter of the Pendleton publication. In fact, the Pendleton provisional application relates to a method of doing group insurance business. See FIGs. 1-3 of the Pendleton provisional application.

Applicant respectfully submits that the Pendleton publication is entitled to an effective filing date no earlier than July 25, 2001 for the claimed features addressed in the Office Action. Since the Korean priority document predates Pendleton's July 25, 2001 filing date, the Pendleton publication is not prior art to the present application (at least for the rejected features discussed in the Office Action).

As will briefly be discussed below, the Pendleton provisional application does not suggest the features of the claims as alleged in the Office Action. For example, the Pendleton provisional application does not teach or suggest converting a format of composed data from a first format to a second format suitable for a second application program of the plurality of application

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programs using a conversion program, as recited in independent claim 1. See pages 3-4 of the

Office Action. Still further, the Pendleton provisional application also does not teach or suggest

storing a format-converted data in a database associated with the second application program, as

recited in independent claim 1.

Furthermore, the Pendleton provisional application does not teach or suggest composing

data having a prescribed identifier code where the prescribed identifier code being indicative of a

second one of a plurality of application programs into which the composed data is stored, as

recited in independent claim 13. See pages 10-11 of the Office Action. Furthermore, the

Pendleton provisional application does not teach or suggest selecting the second application

program among the plurality of application programs based on the prescribed identifier code

using a table matching prescribed identifier codes to corresponding application programs, as

recited in independent claim 13. Still further, the Pendleton provisional application does not

teach or suggest converting a format of the composed data from a first format to a second

format using a conversion program wherein the second format corresponding to a format

required by the second application program, as recited in independent claim 13. Still further, the

Pendleton provisional application does not teach or suggest storing the converted data in a

database associated with the second application, as recited in independent claim 13.

Even further, the Pendleton provisional application does not teach or suggest converting

a format of the composed data to a second format used by the second application program using

a conversion program, as recited in independent claim 18. See pages 3-4 of the Office Action.

Furthermore, the Pendleton provisional application does not teach or suggest storing the format-converted data in the second application program as recited in independent claim 18.

Further, the Pendleton provisional application does not teach or suggest the features of independent claim 25, as alleged on page 13 of the Office Action. Furthermore, the Pendleton provisional application does not teach or suggest the features of independent claim 33 as alleged on pages 3-4 of the Office Action.

Accordingly, the Pendleton publication is not prior art to the present application with respect to the features as alleged in the Office Action. Applicant respectfully submits that Flanagin and Ellard do not teach or suggest the features of each of independent claims 1, 13, 18, 25 and 33. Thus, each of independent claims 1, 13, 18, 25 and 33 define patentable subject matter at least for this reason.

Each of the dependent claims depends from one of the independent claims and therefore defines patentable subject matter at least for this reason. In addition, the dependent claims recite features that further and independently distinguish over the applied references.

CONCLUSION

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance. Favorable consideration and prompt allowance of claims 1-21, 23-25, 27-35 and 37 are earnestly solicited. If the Examiner believes that any additional changes would place the application in better condition for allowance, the Examiner is invited to contact the undersigned attorney at the telephone number listed below.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this, concurrent and future replies, including extension of time fees, to Deposit Account 16-0607 and please credit any excess fees to such deposit account.

Respectfully submitted,
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